

CUjourney



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A MESSAGE FROM OUR CEO

As we continue into the second quarter of 2025, I am thrilled to announce the official opening of our Bradford branch on March 17th! Our team has been actively assisting both new and existing members in the Bradford area. We are eager to be a part of this community and look forward to serving you!

To celebrate our grand opening, we have exciting promotions lined up, including a special on home equity loans, a home improvement offer, and a home equity line of credit special launching in May. Additionally, we are planning a Member Appreciation event at our Bradford location in June, with more details coming soon!

Regrettably, our Wayne Street drive-thru ATM was recently vandalized. Considering this unfortunate incident, we have upgraded the Wayne Street drive-thru to an Interactive Teller Machine (ITM). This new ITM provides members with all the convenient features of a standard ATM, as well as additional capabilities traditionally associated with a teller, such as cash in exact amounts, access to all your High Point accounts, viewable transactions, and much more.

Earlier this year, we welcomed Rebecca Feightner and Tammy Tobola to our Supervisory Board. We are excited to leverage their expertise, extensive knowledge, and strong connections within the communities we serve.

In this edition of the CUjourney Newsletter, you will find information on upcoming summer events, including Shred Day and Outdoor Family Movie Nights. We also included important updates regarding recent fraud incidents and the need to stay vigilant about your personal and financial information.

We are looking forward to another year of growth and progress at our Credit Union. Stay connected with our current events and promotions by following us on social media and visiting our website regularly. We truly value your membership and are excited to serve you throughout 2025!



Richard Yeager - CEO



Access the cash you *need* with the home you *love!*

For any adventure that awaits, Enjoy **Home Equity Loan Rates** as low as **4.50% APR***

*APR = Annual Percentage Rate. Rate based on 5-year term with \$150,000 max loan amount. Minimum loan amount is \$10,000. Maximum LTV is 90%. Restrictions apply. All loans are subject to homeownership (primary residence) and loan to value requirements. Loans are subject to credit approval and appraisals. Refinance of existing High Point FCU debt must include at least 50% new money. The payment of a \$10,000 loan for 5 years @ 4.50%APR is \$186.44. Rates are subject to change without notice. The credit union takes security interest in the home & pays standard closing costs in connection with the transaction with a three-year recapture period. If the loan is paid off in the first three years, the costs are added to the payoff amount. Offer valid 4/14/2025 - 5/9/2025. Other terms and conditions available. Consult a tax advisor regarding the deductibility of interest. NMLS# 585840. Equal Housing Lender.

SHRED DAY

Thursday, July 10th, 11am – 2pm
Wayne Street Parking Lot | Limit 5 boxes per member



Transform your space today!

With our **Home Improvement Loan Special**

Borrow up to **\$7,500**

for 36 months with rates as low as **5.49% APR***



*APR=Annual Percentage Rate. Loan Sale rates as low as 5.49% APR, interest rate is based on credit score of 680 or better. Paperless payment required. Other rates, terms and conditions available. The payment on a \$7,500 loan for 36 months @ 5.49%APR = \$226.39. Rates subject to change without notice. Certain restrictions apply. No refinances of higher rate High Point FCU debt. Maximum Loan Amount is \$7,500.00 with a max term of 60 Months. Funds must be used for improvements to primary residence and borrower must be homeowner. Quote for written repairs required. Offer valid 4/14/25 - 5/9/25. All loans subject to credit approval.

SCAMS & FRAUD

Protect Your Financial Information: The Importance of Two-Factor Authentication (2FA)

In today's digital world, safeguarding your financial information has never been more critical. As cyber threats evolve and become increasingly sophisticated, it's essential to take steps to protect yourself from potential breaches. One of the most effective ways to secure your online accounts, especially those tied to your finances, is by using Two-Factor Authentication (2FA).

What is Two-Factor Authentication?

Two-factor authentication (2FA) is a security process that requires two different forms of identification before granting access to an account. Instead of just using a password, 2FA adds an additional layer of protection by requiring a second piece of information — something only you would have. Usually this involves sending a time-sensitive code via text message, an authenticator app or hardware token.

Why Is 2FA Important for Financial Information?

The internet is full of dangers, and your financial information is an attractive target for hackers. Whether it's a scam email, a phishing attempt, or data breach, malicious actors are always on the lookout for ways to steal your personal data, including sensitive financial information. Here's why 2FA is a crucial line of defense:

1. Protects Against Stolen Passwords

Passwords, no matter how complex, can be stolen through a variety of means, including phishing attacks or data breaches. If a hacker gains access to your password, they could potentially drain your bank accounts, make fraudulent transactions, or access sensitive financial information. With 2FA in place, even if a hacker has your password, they still cannot access your account without the second verification step.

2. Adds an Extra Layer of Security

Passwords alone are not enough. As simple as it sounds, many people still use weak or repetitive passwords for multiple accounts, making them more vulnerable. 2FA reduces the likelihood of unauthorized access by requiring something in addition to the password, effectively keeping your information safer even if someone gains access to your login details.

3. Protects Your Assets in Case of a Breach

In the unfortunate event that one of your accounts is compromised, 2FA can make it much more difficult for a hacker to take further action. For example, even if a cybercriminal gains access to your digital banking portal, they will still need access to your phone or other device to approve the second authentication step before making any changes or transfers.

Additional Tips for Keeping Your Financial Information Safe



Use Strong, Unique Passwords: Even with 2FA in place, ensure that your passwords are long, complex, and unique to each account.



Avoid Public Wi-Fi for Financial Transactions: Public Wi-Fi networks are not secure and can leave you vulnerable to hackers. Always use a secure, private network when accessing financial accounts.



Monitor Your Accounts Regularly: Regularly check your financial accounts for any suspicious activity, and report anything unusual to your bank immediately.



Update Your Security Settings: Periodically review and update your security settings, including 2FA, passwords, and recovery options.



Spring 2025

LOCATIONS & HOURS

Main Branch

1201 Wayne St.
Olean, NY 14760

LOBBY HOURS:

M – F 9:00am – 5:30pm

T – Th 9:00am – 4:30pm

DRIVE THRU HOURS:

M – F Drive thru 9:00am – 5:30pm

Sat Drive thru 9:00am – 12:00pm

North Clark St Branch

206 N Clark St.
Olean, NY 14760

Allegany Branch

180 W Main St.
Olean, NY 14706

Portville Branch

160 S Main St.
Portville, NY 14770

Bradford Branch

1035 E Main
St. Bradford, PA 16701

LOBBY HOURS:

M – F 9:00am – 5:30pm

T – Th 9:00am – 4:30pm

DRIVE THRU HOURS:

M – F Drive thru 9:00am – 5:30pm

**Journeys
start here.**

NEW SUPERVISORY MEMBERS

Feightner and Tobola named to Supervisory Board.

We are pleased to announce the appointment of Rebecca Feightner and Tammy Tobola to our Supervisory Board.

With extensive expertise in Operations, Feightner and Tobola will play a vital role as they step into their new positions as supervisory members.

Rebecca Feightner is the Executive Director of the Bradford Area Public Library. Rebecca is Vice-Chair of the Pennsylvania Library Association, and a member of the Pennsylvania Library Association Legislative Information Committee. She is also a current member of the Seneca District Advisory Council, as well as the Association of Rural and Small Libraries.

Tammy Tobola is the Director of Operations at Luminite Products Corporation in Bradford, PA. She previously was a member of the Board of Directors for the Portville Youth Football Club for eight years.

As member advocates, the volunteer Supervisory Committee of High Point FCU plays a crucial role in independently assessing the soundness of the Credit Union's operations and activities. Their leadership has continually steered the organization towards success and growth, while ensuring we stay aligned with our core values.

REBECCA
FEIGHTNER



TAMMY
TOBOLA



Outdoor FAMILY MOVIE NIGHTS



JUNE 13, 2025

Starts at 9pm

University of
Pittsburgh at
Bradford



JULY 18, 2025

Starts at 9pm

St. Bonaventure
University

HOLIDAY CLOSINGS



Memorial Day:

Monday, May 26th



Juneteenth:

Thursday, June 19th



Independence Day:

Friday, July 4th